

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA
CHARLESTON DIVISION**

In re:

MICHAEL L. THOMAS

Debtor(s)

Case No. 08-00776-JW

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

James M. Wyman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/05/2008.
- 2) The plan was confirmed on 04/17/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2009.
- 5) The case was completed on 05/08/2012.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,100.00.
- 10) Amount of unsecured claims discharged without payment: \$21,050.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$43,365.00
Less amount refunded to debtor	\$1,469.99

NET RECEIPTS: **\$41,895.01**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,996.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,396.62**

Attorney fees paid and disclosed by debtor: \$1,100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/SPRINT	Unsecured	0.00	NA	NA	0.00	0.00
ARROW FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
BANK CARD SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
BELLSOUTH	Unsecured	206.00	NA	NA	0.00	0.00
BERKELEY CTY TAX COLL	Priority	0.00	628.60	628.60	0.00	0.00
CAPITAL ONE SERVICES	Unsecured	1,702.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	11,403.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	3,404.00	NA	NA	0.00	0.00
CITIFINANCIAL INC	Unsecured	NA	3,419.54	3,419.54	3,110.56	0.00
CITIFINANCIAL RETAIL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF GOOSE CREEK	Priority	0.00	NA	NA	0.00	0.00
CITY OF GOOSE CREEK TAX COLLEC	Priority	0.00	NA	NA	0.00	0.00
COMMUNITY MGMT GROUP INC	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	1,434.00	1,434.93	1,434.93	1,305.28	0.00
DOCTORS BONDED	Unsecured	NA	NA	NA	0.00	0.00
DOCTORS CARE	Unsecured	89.00	NA	NA	0.00	0.00
ELITE	Unsecured	0.00	1,735.48	1,735.48	1,578.67	0.00
FRANKLIN COLLECTION SERVICES, I	Unsecured	0.00	NA	NA	0.00	0.00
FRANKLIN COLLECTIONS	Unsecured	0.00	NA	NA	0.00	0.00
FRIEDMANS JEWELERS	Unsecured	1,661.00	NA	NA	0.00	0.00
HOME LOAN SERVICES, INC.	Secured	6,897.00	8,924.88	8,924.88	889.76	0.00
HOME LOAN SERVICES, INC.	Secured	1,596.00	1,748.74	1,748.74	176.81	0.00
HSBC	Unsecured	585.00	NA	NA	0.00	0.00
I.C. SYSTEM, INC.	Unsecured	0.00	NA	NA	0.00	0.00
KAPLAN INC	Unsecured	2,984.00	NA	NA	0.00	0.00
MONTEREY BANK	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT.,LLC	Unsecured	NA	9,219.47	9,219.47	8,386.43	0.00
NATIONAL CAPITAL MGMT.,LLC	Secured	20,900.00	10,900.00	10,900.00	10,900.00	1,467.40
PINNACLE FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
PLATINUM CAPITAL INVESTMENT	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	7,865.80	7,865.80	7,155.07	0.00
SC DEPT OF REVENUE & TAXATION	Priority	0.00	NA	NA	0.00	0.00
SC EMPLOYMENT SECURITY COMM	Priority	0.00	NA	NA	0.00	0.00
SOUTH VERIZON WIRELESS	Unsecured	375.00	1,076.49	1,076.49	979.22	0.00
SPRINT NEXTEL CORP	Unsecured	604.00	603.74	603.74	549.19	0.00
SUPERIOR ASSET	Unsecured	0.00	NA	NA	0.00	0.00
WEST ASSET MGMT	Unsecured	286.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,673.62	\$1,066.57	\$0.00
Debt Secured by Vehicle	\$10,900.00	\$10,900.00	\$1,467.40
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,573.62	\$11,966.57	\$1,467.40
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$628.60	\$0.00	\$0.00
TOTAL PRIORITY:	\$628.60	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,355.45	\$23,064.42	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,396.62</u>	
Disbursements to Creditors	<u>\$36,498.39</u>	
TOTAL DISBURSEMENTS :		<u>\$41,895.01</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2012

By: /s/ James M. Wyman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.